

Basic Checking Accounts As Of October 1, 2016

BANKING INSTITUTIONS	AMT TO OPEN ACCT	MIN BAL TO AVOID FEE	REGULAR MONTHLY FEE	# OF FREE TRANSACTIONS PER MONTH	RETURNED CHECK CHARGE	NON-CUSTOMER GOV'T CHECK CASHING FEE	ANNUAL COST - ASSUME EIGHT CHECKS PER MONTH, NO MIN. BALANCE MAINTAINED & ATM TRANS. (1)
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BANK OF BENNINGTON	NONE	NONE	NONE	ALL	\$ 30	N/O	\$ 8.64
BERKSHIRE BANK	N/R	N/R	N/R	N/R	N/R	N/R	N/R
BRATTLEBORO S&L, F.A.	\$ 25	NONE	NONE	ALL	\$ 30	N/O	\$15.36
CITIZENS BANK, N.A.	ANY	NONE	\$9.99	ALL	\$35	\$7	\$119.88
COMMUNITY NAT'L BK	\$1	NONE	NONE	ALL	\$ 29	\$12	\$23.04
FIRST NAT'L BANK OF ORWELL	NONE	NONE	\$2	ALL	\$ 30	NONE	\$ 34.56
KEYBANK, NA	\$ 10	NONE	NONE	ALL	NONE	\$7.50	\$0
LAKE SUNAPEE BANK	\$25	\$500	\$10	ALL	\$ 10	\$ 5	\$28.80
LEDYARD NAT'L BANK	\$10	\$500	\$4	20	\$ 29	N/O	\$48.00
MASCOMA SAV BK, FSB	\$ 50	NONE	\$5	ALL	\$ 30	N/O	\$79.20
MERCHANTS BANK	\$25	NONE	NONE	4	\$35	\$ 5	\$38.40
NAT'L BANK OF MIDDLEBURY	\$ 100	NONE	NONE	ALL	\$ 30	\$2 PER \$100	\$18.24
NORTHFIELD SAV BANK	\$ 10	NONE	NONE	ALL	\$ 30	\$10	\$9.60
PASSUMPSIC SAV BANK	\$ 25	NONE	\$3	ALL	\$ 30	\$ 10	\$ 65.60
PEOPLES TRUST OF ST. ALBANS	\$25	NONE	\$6	ALL	\$ 28	\$10	\$88.32
PEOPLES UNITED BANK	\$25	NONE	\$10	ALL	\$37	NONE	\$144.00
TD BANK	NONE	NONE	\$5.99	ALL	\$35	\$7	\$ 81.44
UNION BANK	\$25	\$250	\$2.50	ALL	\$ 30	\$10	\$42.67
WELLS RIVER SAV BANK	\$ 25	NONE	NONE	ALL	\$ 30	N/O	\$ 16.32
VERMONT AVERAGES	\$ 20.06	\$ 65.79	\$3.08	N/A	\$ 26.74	N/A	\$45.38

SOURCE: Vermont Department of Financial Regulation, 89 Main Street, Montpelier, VT 05620.
Telephone 802-828-3307. AUTHORITY: 8 V.S.A., Section 10501-10504